

Revised Dec. 1, 2001

Introduction

What is a lottery?

A lottery consists of three elements: prize, chance and consideration.

Lotteries are not new to American history...

The first lottery with cash prizes dates back to 1490, two years before Columbus set sail. Lotteries were authorized to raise money for the colonial army. In addition, a lottery helped put a roof on the United States Capitol. Lotteries also helped build educational institutions like Harvard, Yale and Princeton universities.

It wasn't until 1964 that the modern lottery era began in New Hampshire, and since that time, lotteries have brought more than \$100 billion in revenues for a variety of state programs. Thirty-eight states and the District of Columbia currently have a lottery. For a complete historical timeline of lotteries, visit www.naspl.org.

On Nov. 6, 1984, Missouri voters overwhelmingly approved the Missouri Lottery by passing Amendment 5, which repealed a section of the state's constitution prohibiting a lottery. The measure passed with 70 percent of the vote, making the Missouri Lottery the 23rd lottery in the United States.

Missouri's Lottery

Missouri Lottery ticket sales began 16 years ago in January 1986, and since that time, the Lottery has provided the state, including education, with more than \$1.7 *billion* in proceeds. In addition, 170 players have won life-changing jackpots between \$1 million and \$69 million, totaling more than \$1 billion, and Missouri Lottery retailers have earned more than \$323 million in commissions, incentives and bonuses.

A five-member commission, appointed by the governor and approved by the Senate, governs the Lottery. The executive director oversees the daily operations of the government agency.

The Missouri Lottery is based in Jefferson City with three regional offices located in: Kansas City, St. Louis and Springfield. The Lottery is broken down into four divisions: Communications, Finance & Administration, Sales & Marketing and Security.

The Missouri Lottery's Vision:

"That our products and promotions should be fun, innovative and provide players, retailers and employees with unsurpassed opportunities for success."

The Missouri Lottery's Mission:

"To maximize revenues for public education through the creation and sale of fun and entertaining products consistent with the highest levels of service, integrity and public accountability."

The Missouri Lottery's Customer Service Strategy:

"We will provide extraordinary customer service that allows players to fulfill dreams; retailers to be profitable and employees to achieve personal growth and satisfaction. We will fulfill this strategy with exceptionally courteous and professional employees who are committed to understanding the customers' perspective and empowered to provide players, retailers and each other with positive, memorable customer experiences."

Missouri Lottery's Historical Timeline

1984	NOV.6	Missouri voters approve Amendment 5, which gave the Legislature the authority to establish a state lottery. Seventy percent of voters approved the measure.			
1985	JUNE 11	Senate Bill 44, which created the Missouri Lottery, is passed.			
1986	JAN.20	The first Missouri Lottery sales begin with the instant game "Jackpot '86."			
	FEB.13	Johnnie Magerl of Kansas City, Kan., becomes the Lottery's first millionaire. The retired butcher won \$2.1 million in the Lottery's "Jackpot!" wheel spin.			
	OCT.1	Sales for Missouri's Lotto game begin with a minimum jackpot of \$1 million.			
1987	JAN.11	Pick 3 sales begin.			
	SEPT.25	Missouri joins the Multi-State Lottery Association (MUSL).			
1988	JAN.5	Missouri Supreme Court approves Lotto America (a MUSL game) sales.			
	FEB.3	Lotto America (now Powerball) sales begin.			
	AUG.2	Voters approve Amendment 3 with 58 percent of the vote. The amendment lifts several restrictions, including those on advertising and the maximum prize payout.			
1990	MAY 20	Pull-Tab sales begin.			
1992	JAN.20	SuperCash sales begin (replacing Lotto America).			
	APR. 19	Powerball sales begin.			
	AUG.4	Seventy-eight percent of Missouri voters approve Amendment 11 to earmark Lottery proceeds for public education.			
1993	JULY 1	Amendment 11 becomes effective.			
1775	OCT. 30	First \$2 Scratchers game – "Bingo" – sales begin.			
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1994	JUNE 21	The Lottery implements cross-redemption of tickets, allowing prizes up to \$599 to be cashed at any Missouri Lottery retailer.
	NOV.6	SHOW ME 5 sales begin (replacing SuperCash).
1995	MARCH 12	Lotto changes include the Cash Value Option and a free Quick Pick play for matching three numbers.
	JUNE 10	Dan and Elizabeth Greenwood of St. Louis win \$4.4 million playing Lotto, making them the Lottery's $100^{\rm th}$ Lottery-made millionaires.
	NOV. 25	Jerry Sue Huellewig of St. Charles becomes the winner of the largest jackpot in Missouri Lottery history by winning the \$69 million Powerball jackpot.
1996	JAN. 20	The Missouri Lottery celebrates its 10 th anniversary with the premiere of its "Fun & Fortune" television game show.
1997	MARCH 17	Lottery proceeds to the state top \$1 billion, and Missouri Lottery sales top \$3 billion.
	JUNE 10	First \$3 Scratchers game – "Set For Life" – sales begin.
	NOV.2	Powerball changes include the addition of the cash option, a minimum jackpot of \$10 million, annual payouts of 25 years, and a matrix change from $5/45$ and $1/45$ to $5/49$ and $1/42$.
	DEC.1	Lottery's Web site is launched (www.molottery.com).
	DEC. 17	The Missouri Alliance to Curb Problem Gambling is formed.
1998	FEB. 16	Free ticket added as the prize for matching three numbers in Lotto, and the annual payout went from 20 to 25 years.
	JULY 29	Powerball jackpot reached \$295 million, the highest jackpot ever offered in Missouri, to date.
	NOV.2	Pick 4 sales begin.
1999	JUNE 30	Missouri Lottery celebrates best sales year, fiscal year 1999, with sales of more than \$513 million.
	NOV. 11	First \$5 Scratchers game – "Season's Greetings" – sales begin.
	DEC.1	Daily Game Sampler combination play introduced.

2000	FEB.20	First and only time a jackpot ticket expired $-$ a Lotto ticket worth $\$1.7$ million sold in Springfield.
	MARCH 17	Responsible gaming Web site, www.888BETSOFF.com, is launched.
	MARCH 31	\$100K Triple Play, the Lottery's first limited-time numbers game, starts.
	APRIL 3	Winning numbers e-mail service starts.
	JUNE 30	\$100K Triple Play ends.
	AUG.7	Lottery starts its first Web-based player promotion, the Luckytown World Traveler Web promotion.
	SEPT.30	Three Lotto tickets – the most ever – match to win the $\$6.8$ million jackpot.
	OCT.6	Pick 3 and Pick 4 payouts increase to 60 percent.
	OCT. 19	Lottery proceeds to public education exceed \$1 billion.
	NOV.6	SHOW ME 5 changes to SHOW ME 5 Paydown. Top prize goes from \$25,000 tax paid to \$50,000 tax paid; lower-level prizes increase when top prize is not won.
2001	JAN.9	"Fun & Fortune" game show top prize increases to \$250,000.
	JAN.20	Lottery celebrates its 15th anniversary.
	MARCH 4	The Power Play promotional feature is added to Powerball.
	APRIL 4	"Fun & Fortune" hot line— 1-866-LKY-TOWN— is added as a toll-free way to let players know if they are selected as an upcoming contestant on the game show.
	APRIL 9	"Jumbo Bucks," the first Pull-Tab game with a \$1,000 top prize, goes on sale.
	MAY 19	The Lottery starts publishing the odds, including free tickets and break-even prizes, on the back of Scratchers beginning with Game 358, "Firecracker Cash."
	MAY 30	Robert and Linda Burns of Centerview claim the largest lump-sum prize (Powerball) of \$33.3 million.
	JUNE 19	The Missouri Lottery celebrates the most proceeds transferred to education $-\ \$156.9$ million $-$ in fiscal year 2001.

Key Contacts

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Officials James R. Scroggins, executive director (573) 751-4050

MISSOURI LOTTERY COMMISSIONERS

William E. James, chairman Robert Mayfield **Sue Carrol Terry** Rogersville

Harrisonville University City

Kenneth R. Hensley **Barbara Pickering** Albany Mexico

Missouri Lottery Headquarters

1823 Southridge Drive

Main number (573) 751-4050

Fax (573) 751-5188 PO Box 1603

Jefferson City, MO 65102-1603 Winning numbers hot line (573) 751-1111

Kansas City Lottery Office

3630 Arrowhead Ave. Main number (816) 795-8811

Independence, MO 64057-1791 Fax (816) 795-7672

Winning numbers hot line (816) 795-0203

Springfield Lottery Office 1506 E. Raynell

Main number (417) 888-4227 Fax (417) 888-4222

Springfield, MO 65804

Winning numbers hot line (417) 888-4271

St. Louis Lottery Office

1831 Craig Park Ct. Main number (314) 340-5800

St. Louis. MO 63146 Fax number (314) 340-5843

Winning numbers hot line (314) 340-5805

Problem Gambling Help Line 1-888-BETSOFF (1-888-238-7633)

Problem Gambling Web Site www.888betsoff.com

Missouri Lottery Web Site www.molottery.com

Logos, Photos and Links

Logos

Missouri Lottery corporate and game logos are registered trademarks and/or service marks. They may be used with permission from the Missouri Lottery. Logos are available via electronic transfer (as an E-mail attachment). Art is provided as an Encapsulated Postscript File (EPS). JPGand GIF images of the logos are also available on our Web site.

Colors

The most frequently requested and reproduced logo is the Lottery's "L device." The mark may be reproduced only in specific Pantone Matching System (PMS) spot colors, in either four, three or one color configurations. Use of a white background is preferred with the four, three and blue or black one-color reproductions.

4 (spot) color reproduction3 (spot) color reproduction1 (spot) color reproductionPMS 281 BluePMS 281 BluePMS 281 BluePMS 032 RedPMS 032 Redor Black or White

PMS 123 Yellow PMS 123 Yellow

Black Note: "Missouri Lottery" prints

PMS 281 Blue with this configuration

Photographs

Some photographs are available for reproduction. These are available via electronic transfer (as an E-mail attachment). Photos are provided as high-resolution JPEG files.

To Add the Lottery as a Link to Your Organizational Web Site:

The Lottery offers businesses and organizations the opportunity to add the Lottery's logos to their Web sites to serve as a link to any of the following information:

- 1. Missouri Lottery's most recent winning numbers and estimated jackpots;
- 2. A winning numbers search database of past winning numbers for all Numbers Games;
- 3. Lottery winner news, upcoming promotions and event sponsorships;
- 4. How-to-play information;
- 5. Unclaimed prizes;
- 6. Instructions on how to claim a prize or print a claim form;
- 7. Where Missouri Lottery proceeds go;
- 8. "Fun & Fortune" game show information and upcoming contestants;
- 9. Frequently asked questions about the Lottery and its games.

Web link logos and the specifications for their use may be downloaded from the Lottery's Web site (www.molottery.com).

Game Information

A player must be 18 years or older to purchase a Missouri Lottery ticket.

Numbers Games

Powerball
 Missouri Lotto
 SHOW ME 5 Paydown
 Pick 3
 Pick 4

All Numbers Games include an opportunity for players to select their own lucky numbers or let the computer select the numbers by using Quick Pick. Approximately 60 percent of players currently use Quick Pick overall in the Missouri Lottery's games.

Daily Game Sampler Play Option

On Dec. 1, 1999, the Lottery began offering players a simple way to buy one play for each of the Lottery's three daily Numbers Games. With a \$3 Daily Game Sampler combination play, players get the chance to win more than \$56,000 – up to \$50,000 tax paid in SHOW ME 5 Paydown, up to \$6,000 in Pick 4 and up to \$598 in Pick 3. Players can use a special Daily Game Sampler playslip to select their own numbers or (verbally) ask for a Daily Game Sampler to receive three Quick Pick tickets.

Scratchers

The Missouri Lottery has offered players more than 386 different instant-win games ranging from \$1 to \$5 since it began on Jan. 20, 1986. These games continue to pay out prizes ranging from a free ticket to more than \$1 million – instantly.

Overall odds vary from game to game due to the variance in prize structures. Generally, Scratchers games have average odds of winning of 1 in 4 to 1 in 4.5. However, this does not mean that every fourth or fifth ticket will be a winner, as winning tickets are printed at random.

Pull-Tabs

More than 101 Pull-Tab games have been introduced since the Lottery began offering the games in May 1990. These games, sometimes known as "pickles" or "break-opens," are sold mainly in liquor-by-the-drink establishments, predominantly through Pull-Tab vending machines, and offer players a chance to win prizes ranging from 25 cents to \$1,000. The cost of the tickets range from 25 cents to \$1. Pull-Tabs must be redeemed at the same retail location where they were purchased on the same day they were purchased.

Overall odds vary from game to game due to the variance in prize structures and price points. Generally, Pull-Tab games have average odds of winning of 1 in 4.74 to 1 in 7.5. However, buying up to seven tickets does not necessarily ensure a winner, since winning tickets are dispersed randomly throughout each ticket pack.

Ticket Tips

- Upon purchase of your ticket, completely fill out the back and sign it. Remember, in order to claim any lottery prize, you must have your ticket. Just like dollar bills, lottery tickets are bearer instruments.
- Keep tickets in a safe place. From time to time, we receive tickets from players that have been destroyed by washing machines. Unfortunately, most of these tickets have been too badly damaged for the Lottery to reconstruct.
- Ensure the wager on the ticket is the one you requested before you exchange money for the ticket. It is your responsibility to ensure that your ticket has the correct information, like the numbers played, dates played, type of play, etc.
- Always allow extra time for any damaged ticket you send to the Lottery for verification. Damaged tickets will take more time to process.
- Always redeem your tickets as soon as you discover a winner. Numbers Game tickets expire 365 days after the draw date. Scratchers games expire 365 days after the official game ending date. For a list of Scratchers official game ending dates, visit the Lottery's Web site (www.molottery.com).



Powerball is a multi-state Numbers Game run by the Multi-State Lottery Association (MUSL) in Des Moines, Iowa. There are currently 22 members in Powerball with a combined population of more than 64.2 million. Members are: Arizona, Colorado, Connecticut, Delaware, D.C., Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Mexico, Oregon, Rhode Island, South Dakota, West Virginia and Wisconsin.

The game changed from the Lotto America game to Powerball on April 19, 1992. Lotto America was also known as Missouri's Megabucks before changing to Powerball. Jackpots begin at the minimum of \$10 million and have reached nearly \$300 million. Of every dollar spent on Powerball, approximately 29 cents goes to fund the jackpot. The rest stays in Missouri to: pay other prize winners; provide proceeds to public education; to pay retailer commissions; pay incentives and bonuses; and pay for administrative expenses.

Powerball jackpot winners have 60 days after the drawing to decide if they would like to receive the prize in

one payment (cash option) or spread over 25 annual payments.

In addition to the chance to win millions in Powerball, the game now offers an optional promotional feature called Power Play, which is designed to multiply winnings of prizes other than the jackpot. For an extra \$1, players have the chance to multiply winnings up to five times the original amount, with the exception of the jackpot. This means the second-place prize of \$100,000 has the potential to reach a half of a million dollars each drawing!

To play using the new Power Play feature, players should complete a special Power Play playslip found at Missouri Lottery retail locations. The Power Play feature costs an additional \$1, so the total cost for one Powerball play with the new feature is \$2. Winners who select the Power Play option will be able to win from \$3 to \$500,000 depending on the number of balls matched and the Power Play number.

Prior to each Powerball drawing at 9:59 p.m. CST on Wednesday and Saturday, a wheel will be spun that has 12 spaces labeled with the numbers 1, 2, 3, 4 and 5. The wheel contains four "5s" and two of each of the other

numbers for great odds at increasing the \$3 to \$100,000 prizes.

For example, let's say you chose the Power Play option, paid the extra \$1 and you matched all five white ball numbers drawn that night to win the \$100,000 prize. If that night the Power Play number selected was a five, you would win \$500,000!

How to play:

Pick five numbers between 1 and 49, and one number between 1 and 42 ("the Powerball"), or select Quick Pick and the computer will randomly generate six numbers for you.

Prize levels and odds:

MATCH	WIN	ODDS ARE 1 IN
6 numbers	Jackpot	80,089,128
5 white balls	\$100,000	1,953,393
4 white balls & PB	\$ 5,000	364,041
4 white balls	\$ 100	8,879
3 white balls & PB	\$ 100	8,466
3 white balls	\$ 7	206
2 white balls & PB	\$ 7	605
1 white ball & PB	\$ 4	118
0 white balls & PB	\$ 3	74

Overall odds: 1 in 34.76

Cost: 1 play (combination) for \$1

Day and time game is drawn: 9:59 p.m. Wednesday and Saturday

No ticket sales between: 8:59 -10 p.m. Wednesday and Saturday, and midnight to

4 a.m. every day.

Advanced (multi-draw) play: 15 consecutive draws

Mo. jackpot winners to date: 20 (second most of any Powerball member lottery totaling more

than \$578 million) at the beginning of FY02

\$100,000 *winners through FY01:* 532

Average winners per draw: 32,505

Powerball jackpot facts: Largest jackpot won: Indiana, \$295.7 million (\$161.5 million cash)

Largest annuitized jackpot sold in Mo.: \$69 million

Largest cash jackpot sold in Mo.: \$33.3 million, May 30, 2001

Average jackpot won in Mo.: \$33 million

Top 10 jackpots offered in United States (in millions)

1.	The Big Game (Ill. and Mich.)	2 tickets - \$363	May 9, 2000
2.	Powerball (Ind.)	1 ticket - \$295.7	July 29, 1998
3.	Powerball (Del., Ky., Minn., N.H.)	4 tickets - \$294.9	Aug. 25, 2001
4.	The Big Game (Mass.)	1 ticket - \$197	April 6, 1999
5.	Powerball (Wis.)	1 ticket - \$194.5	May 20, 1998
6.	Powerball (Minn.)	1 ticket - \$151	June 30, 1999
7.	Powerball (Minn., Kan., Mo.)	3 tickets - \$150.2	March 4, 2000
8.	California Lottery	1 ticket - \$141	June 23, 2001
9.	New Mexico Lottery	1 ticket - \$130.6	Nov. 29, 2000
10.	New York Lottery	2 tickets - \$130	Nov. 4, 2000

Six of the top 10 jackpots won by a single ticket holder in the United States have been Powerball jackpots.



Missouri Lotto is an in-state Numbers Game that offers players a chance to win a life-changing prize. Jackpots start at a minimum of \$1 million and have reached as high as \$19 million.

Lotto winners have 60 days after the drawing to decide if they would like to receive the prize in one payment (Cash Option) or spread over 25 annual payments.

How to play: Pick two sets of six numbers between 1 and 44; or select Quick Pick

and the computer will randomly generate two sets of six numbers.

Prize levels and odds: MATCH WIN ODDS ARE 1 IN

6 numbers Jackpot 3,529,526
5 numbers Avg. \$750 15,480
4 numbers Avg. \$ 30 335
3 numbers Free ticket 21

Overall odds of winning: 1 in 20

Cost: 2 plays (combinations) for \$1

Day and time game is drawn: 6:57 p.m. Wednesday and Saturday

Draw break: 6:45 – 6:59 p.m. Wednesday and Saturday, and midnight to

4 a.m. every day

Multi-draw play: 15 consecutive draws

Jackpot winners through FY01: 123

Average jackpot amount offered: \$1.8 million

Average jackpot amount won: \$1.7 million

Average winners per draw: 12,778



SHOW ME 5 Paydown, formerly SHOW ME 5, is a daily cash Numbers Game that offers players a chance to win \$50,000 tax paid* — or nearly \$74,000 before taxes. Each night, if the top prize is not won, that prize money pays down into the lower prizes to more than double them.

How to play: Pick five numbers between 1 and 44, or select Quick Pick and the

2 of 5 numbers

computer will randomly generate five numbers for you.

Free Ticket

\$2

Prize levels and odds: MATCH ODDS IF TOP PRIZE IS IF TOP PRIZE IS NOT WON, PRIZES ARE: WON, PRIZES ARE: 5 of 5 numbers 1:1,086,008 \$50,000 taxes paid 4 of 5 numbers 1:5,569 \$250 \$750 3 of 5 numbers 1:147 \$10 \$25

1:12

Overall odds of winning: 1 in 10.9

Cost: 1 play (combination) for \$1

Day and time game is drawn: 6:57 p.m. daily

Draw break: 6:45 – 6:59 p.m. daily, and midnight to 4 a.m. daily

Multi-draw play: 14 consecutive draws

Top prize winners through FY01: 16

Average winners per draw: 6,046

^{*} Federal taxes of 27.5 percent and state taxes of 4 percent are withheld from the total prize amount of \$72,992.70 to provide \$50,000 cash at the time of redemption. Depending on personal income, winners may owe additional taxes, or they may receive a refund. If more than 14 players match the five winning numbers in a single drawing, \$1 million will be divided equally among the number of winning tickets.



Pick 3 is a daily cash Numbers Game that offers players a chance to win up to \$598.

How to play: Pick three numbers between 0 and 9, or select Quick Pick and the

computer will randomly generate three numbers for you.

Prize levels and odds: (see next page)

Cost: 50 cents or \$1

Day and time game is drawn: 6:57 p.m. daily

Draw break: 6:45 − 6:59 p.m. daily, and midnight to 4 a.m. daily

Multi-draw play: 14 consecutive draws

Average daily Pick 3 winners: 653

Pick 3 Play Combinations, Payouts and Odds

Type of Play	To win, match your 3 #'s in	Example number	You win if any of these combinations are drawn	Payout on \$1 play	Odds
• \$1 Straight	Exact order	529	529	\$598	1 in 1,000
• \$1 Box 6-way	Any order (with different digits)	529	529, 592, 952, 925, 259, 295	\$100	1 in 167
3-way	Any order (with 2 identical digits)	599	599, 959, 995	\$200	1 in 333
• \$1 Straight/Bo	X (50/50 cents)				
6-way	Exact order or	529	529 or	\$349 or	1 in 1,000
	Any order (w/ 3 different digits)		592, 952, 925, 259, 295	\$50	1 in 167
3-way	Exact order	599	599	\$399	1 in 1,000
	or Any order (with 2 identical digits)		or 959, 995	or \$100	1 in 333
• \$1 Front Pair	Exact order (of the first 2 digits only)	<u>52</u> 9	Any 3 digit number beginning with 52	\$60	1 in 100
• \$1 Back Pair	Exact order (of the last 2 digits only)	5 <u>29</u>	Any 3 digit number ending with 29	\$60	1 in 100
• Combo* \$6 6-way	Any order (with different digits)	529	529, 592, 952, 925, 259, 295	\$598	1 in 167
\$3 3-way	Any order (with 2 identical digits)	599	599, 959, 995	\$598	1 in 333

^{*}A Combo plays your three numbers for all possible STRAIGHT combinations.



Pick 4 is a daily cash Numbers Game that offers players a chance to win up to \$6,000.

How to play: Pick four numbers between 0 and 9, or select Quick Pick and the

computer will randomly generate four numbers for you.

Prize levels and odds: (see next page)

Cost: 50 cents or \$1

Day and time game is drawn: 6:57 p.m. daily

Draw break: 6:45 − 6:59 p.m. daily, and midnight to 4 a.m. daily

Multi-draw play: 14 consecutive draws

Average daily Pick 4 winners: 74

Pick 4 Play Combinations, Payouts and Odds

Type of Play	To win, match your 4#s in	Payout on \$1 play	Odds
• \$1 Straight	Exact order	\$6,000	1:10,000
• \$1 Box	4-way (# has 3 same digits) Any order	\$1,500	1:2,500
	6-way (# has 2 pair same digits) Any order	\$1,000	1:1,666.67
	12-way (# has 2 same digits) Any order	\$500	1:833.33
	24-way (# has 4 different digits) Any order	\$250	1:416.67
• \$1 Straight/Box	x (50/50 cents)		
	4-way (# has same 3 digits) Exact order or any order	\$3,750 or \$750	1:10,000 or 1:2,500
	6-way (# has two pair same digits) Exact order or any order	\$3,500 or \$500	1:10,000 or 1:1,666.67
	12-way (# has 2 same digits) Exact order or any order	\$3,250 or \$250	1:10,000 or 1:833.33
	24-way (# has 4 different digits) Exact order or any order	\$3,125 or \$125	1:10,000 or 1:416.67
Front pair	Exact order (first 2 digits only)	\$60	1:100
Back Pair	Exact order (last 2 digits only)	\$60	1:100
• Middle pair	Exact order (middle 2 digits only)	\$60	1:100
• Front 3	Exact order (first three digits only)	\$598	1:1,000
• Back 3	Exact order (last three digits only)	\$598	1:1,000
• Combo	This wager gives player all possible combinations of the four numbers chosen for an Exact Order win. Odds depend on numbers select	\$6,000 for \$4 – \$24 wager ted.	



Lights, camera, action! For the past six years, the Missouri Lottery has offered players a chance to win thousands of dollars in the "Fun & Fortune" television game.

Each week, six new "Fun & Fortune" television game show contestants play in one of two preliminary rounds to determine who will go to the \$10,000 Championship Round. In the Championship Round, the winners of each of the two preliminary rounds will meet the returning champion from the previous week for the chance to win up to \$10,000.

If one of these competitors wins \$10,000 in the Championship Round, he or she is then given the chance to play the new "Mega Multiplier" bonus round where they could turn their \$10,000 into as much as \$250,000 or as little as \$5,000. A current listing of the top 10 prize winners is available at molottery.com/fandf/club.htm.

Each week, nine at-home players are drawn from winning "ENTRY" tickets received. The names of the nine at-home players are featured during the show as a home partner with a television contestant and will win an amount equal to 10 percent of that contestant's cash winnings in that round.

How to play: Play the "Fun & Fortune" Scratchers game. If any of "YOUR NUMBERS"

matches either of the "WINNING NUMBERS" and the prize won is an "ENTRY," you can mail your ticket in to be entered into a weekly Tuesday drawing for available contestant and/or home partner positions. If any of "YOUR NUMBERS" match either of the "WINNING NUMBERS" and the prize won is a

television symbol, you are automatically a contestant.

Where to mail "ENTRY"

Tickets:

"Fun & Fortune" TV Game Show

PO Box 106001

Jefferson City, MO 65110-6001

Contestant confirmation: Call the toll-free recorded message: 1-866-LKY-TOWN(1-866-559-8696).

Prizes: Contestant prizes: Contestants will win a minimum prize of \$500, and they

can win as much as \$250,000 in a single show.

Home partner prizes: Home partners will win an amount equal to 10 percent of

their contestant's winnings in that round only.

Retailer bonus: Retailers receive a bonus amount equal to 5 percent of a

contestant's total cash winnings as a sales incentive.

Game show stations and broadcast times:

Channel 42 Cablevision in Caruthersville KTVI-TV. Channel 2 in St. Louis

KTVI-TV, Channel 2 in St. Louis
KMBC-TV, Channel 9 in Kansas City
KMIZ-TV, Channel 17 in Columbia
WGEM-TV, Channel 10 in Hannibal
Channel 36 TCI Cable in Springfield

8:25 a.m. Saturday 5:30 p.m. Saturday 5 p.m. Saturday

6 p.m. Saturday 6 p.m. Saturday

5:30 p.m. Wednesday

How To Find Winning Numbers

There are many ways players can find both past and recent winning Missouri Lottery numbers:

- Run ticket through Check-A-Ticket machine at a Missouri Lottery retail location;
- Ask retailer for a Winning Numbers Report (retailers have access to numbers up to one year ago);
- Call a Missouri Lottery hot line in your area (see page 5);
- Check the Lottery's Web site at www.molottery.com;
- Sign up for free e-mail service at www.molottery.com to receive the numbers via e-mail each day.
- Local newspapers, TV and radio stations (see drawing consortium, next page);
- Call a Missouri Lottery office;
- Call the Missouri Lottery office in Jefferson City to request a historical list.

How To Claim Cash Prizes

Missouri Lottery retailers may be able to redeem prizes up to \$599. Players can also redeem prizes through the mail or at any of the Missouri Lottery's four offices. See page 5 for office addresses. Addresses and maps for each office also are available on the Lottery's Web site www.molottery.com. Office maps are also found in the Index Section in the back of this publication.

If your prize is \$600 or more, your winning ticket must be accompanied by a completed claim form, which is available at Lottery retailers, Lottery offices, and on the Web site at www.molottery.com/claim.

Winning tickets must have a name, address, telephone number and signature to be redeemed.

Mail winning tickets to: MISSOURI LOTTERY

PO Box 7777

Jefferson City, MO 65102-7777

Players have exactly one year from a Scratchers game's official end date to claim a prize or exactly one year from the drawing to claim a prize.

Taxes

The Lottery withholds 4 percent Missouri state taxes on prizes of \$600 or more and an additional 27.5 percent (27 percent starting Jan. 1, 2002) federal tax for prizes more than \$5,000. Depending on a player's income situation, he or she may owe additional taxes or may receive a refund.

Missouri Lottery Drawings

Missouri Lottery drawings are held nightly at the Jefferson Building in Jefferson City, and they are broadcast to two television stations contracted to carry the live drawings. Players can also view the Missouri Lottery's drawings at www.molottery.com/pastnum/video.htm. Video will be available no later than 8:01 p.m. following each nightly draw. Past drawings are also available to view at the site.

Integrity and security are of the utmost importance for the Missouri Lottery drawings. Two Lottery employees and one representative/auditor from an independent accounting firm are present for every drawing and make up the drawing team. The auditor ensures all drawing procedures are followed. Three pre-tests, the actual drawing and three post-tests are all videotaped by Missouri Lottery producers.

Prior to each nightly drawing, the equipment is removed from its locked storage area and tests are conducted to make sure the drawing machines are operating correctly. The numbers drawn in these tests are recorded by an independent auditor and the drawing manager. The tests are conducted using the set of balls randomly selected for that night's drawing. If any machine or ball set does not meet the pre-draw requirements, it is replaced with the alternate ball machine or ball set, also chosen at random.

During the drawing, as the balls are being drawn, they are inspected by the security specialist and independent auditor to verify that the numbers broadcast by the announcer correspond to the actual balls drawn.

Ball security

Periodically, each set of drawing balls is subjected to a series of tests by an independent laboratory to ensure uniformity. Upon satisfactory completion of recertification, each set of balls is placed in its case and sealed. The sealed ball sets are returned to Lottery Security. These seals are not broken until the set is used in a drawing.

When not being used for an official drawing, all ball sets and drawing equipment are stored in a secured, locked room provided at the studio location. This room is locked and metal seals are placed on the lock to limit access to the equipment.

Drawing times: SHOW ME 5 Paydown 6:57 p.m. daily

Pick 3 6:57 p.m. daily Pick 4 6:57 p.m. daily

Missouri Lotto 6:57 p.m. Wednesday and Saturday

Powerball 9:59 p.m. Wednesday and Saturday in Des Moines, Iowa

Consortium stations: KTVI-TV, Channel 2 in St. Louis

WGEM-TV. Channel 10 in Hannibal

Satellite: Missouri Lottery drawings

Telesat F1, Channel 6

C-Band

Downlink 3820 MHz

Audio 6.2/6.8 MHz

6:45-7 p.m. CT (drawing at 6:57 p.m.)

Powerball drawings

Telstar 5, Transponder 23

C-Band

9:45-10:01 p.m. CT

Millionaire Winner Information

Missouri Lottery-made millionaires through Dec. 1, 2001

JACKPOTS	GAME	TO	TAL PRIZES AWARDED
10	Jackpot Wheel Spin	\$	31,625,514.00
124	Lotto	\$	423,433,766.06
30	Lotto America / Megabucks / Powerball (20 Powerball winners for \$578,369,569.55)	\$	678,552,474.55
1	Daily Millions	\$	1,000,000.00
6	Scratchers games	\$	6,240,000.00
171		\$1	1,135,652,754.61

Missouri's top five jackpot winners

1. Jerry Sue Huellewig

St. Charles \$69 million Nov. 25, 1995 **Powerball**

2. Robert & Linda Burns

Centerview

Est. \$61.9 million/cash value \$33,363,995.90

May 30, 2001 Powerball

3. Rose McLeod

Blue Springs Est. \$55 million/cash value \$30,186,453.69

Feb. 25, 1998 **Powerball**

4. Gary & Beverly Ruff Grandview

Est. \$50million/cash value \$25,940,197

March 4, 2000

Powerball

5. Regina Dreiling

Grandview

Est. \$47 million/cash value \$25,636,758

May 1, 1999

Powerball

Miscellaneous Jackpot Winner Information

Through September 2001, a total of 170 tickets worth \$1 million or more have been sold in Missouri through both Numbers and instant-win games. Jackpot winners have 60 days after a jackpot is won in Lotto and Powerball to decide if they would prefer the jackpot in one payment or in annual payments spread over 25 years.

To date, all nine Powerball jackpot winners in Missouri have chosen the cash option since it became available on Nov. 2, 1997. Twenty-four out of 53 Lotto winners took the cash payment since it became available on March 12, 1995.

First lottery millionaire Johnnie Magerl (now deceased)

Kansas Čitv. Kan. Feb. 13. 1986 \$2,116,504

Jackpot Wheel Spin

Largest lottery prize Jerry Sue Huellewig

> St. Charles Nov. 25, 1995 \$69 million **Powerball**

Largest cash prize Robert & Linda Burns

> Centerview May 30, 2001

\$33,363,995.90 cash (\$61.9 million jackpot)

Powerball

Oldest Missouri Lottery millionaire when won

Omer Williamson (now deceased)

Fulton

Age 85 years, 187 days old when he won on Jan. 4, 1992

\$3.5 million Missouri Lotto

Youngest Missouri Lottery millionaire when won

Alicia Herrera Gladstone

Age 23 when she won in March 1997

\$5 million Missouri Lotto

Winner to go longest before claiming

NINE MONTHS AND 11 DAYS **Gwendolyn Rackley Kansas City**

Aug. 1, 1998

\$1.3 million/cash value \$650,000

Missouri Lotto

Jackpot shared with most people

44 CO-WORKERS

Independence Power & Light department

May 23, 1998

\$5.4 million cash (\$10 million advertised jackpot)

Powerball

Largest jackpot wheel spin

\$8.1 MILLION Jean Winters St. Louis March 12, 1987

Largest Lotto jackpot won

\$19 MILLION (\$9.5 million cash) Phillip & Margaret McClurg St. Louis

June 10, 2000

First Lotto winner

Ronald & Mary Ann Brinker Pacific

Oct. 18, 1986 \$1,136,003

First Powerball jackpot won in Missouri

Ruth House St. Ann Dec. 23, 1992 \$5.2 million

Largest Powerball prize won In Missouri

\$69 MILLION

Jerry Sue Huellewig St. Charles Nov. 25, 1995

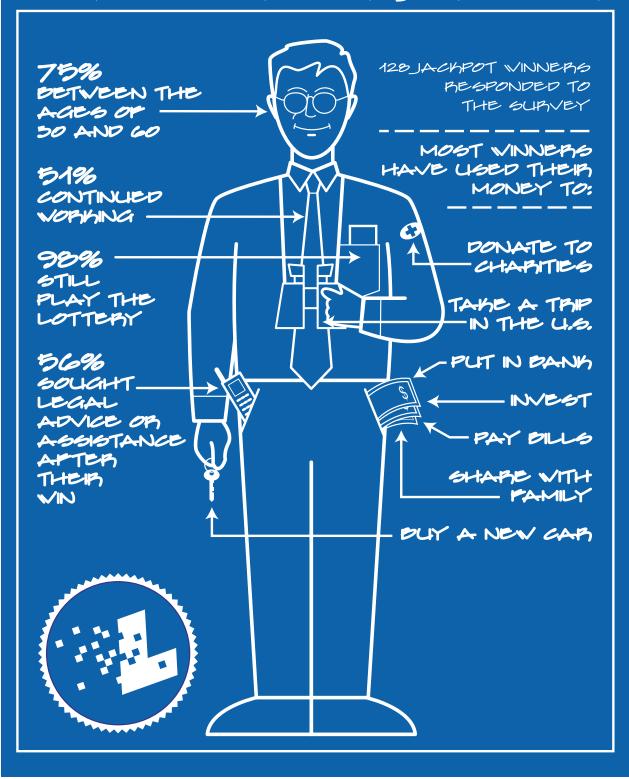
The typical Missouri Lottery player is:

between the ages of 25 and 54;has a household income between \$25,000 and \$40,000;

• is a high school graduate;

• is married; • is employed.

AVERAGE MISSOURI LOTTERY JACKPOT WINNER



Retailer Information

There are approximately 5,000 retailers currently licensed to sell Missouri Lottery products across the state. Lottery retailers have earned more than \$323 million in commissions, incentives and bonuses since Lottery sales began in 1986.

How Do Retailers Benefit?

- Lottery retailers who sell Numbers Games and Scratchers tickets earn 5 cents for every \$1 in products they sell;
- Lottery retailers receive a bonus of an amount equal to 2 percent of the total amount of the prize up to \$599 that they redeem;
- Lottery retailers also receive a bonus equal to 1 percent for selling a winning Lotto jackpot;
- Lottery retailers receive a \$50,000 bonus for selling a winning Powerball jackpot and \$1,000 for selling a winning \$100,000 Powerball ticket that matches all five white balls;
- Lottery retailers who sell a winning \$50,000 tax-paid SHOW ME 5 ticket receive a \$500 bonus;
- Lottery retailers receive an amount equal to 5 percent of winners' Fun and Fortune cash winnings for selling an entry or automatic qualifying ticket.

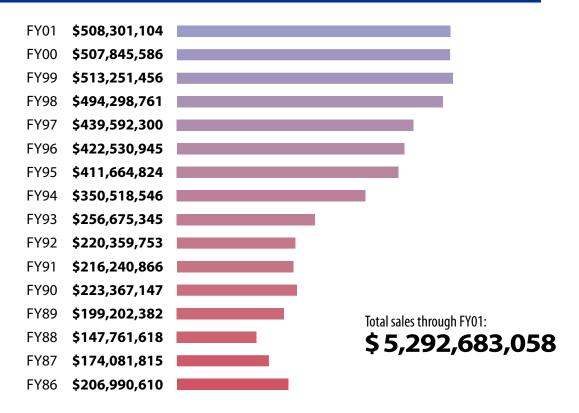
How Can You Become A Missouri Lottery Retailer?

To become a Missouri Lottery retailer, call the Lottery regional office nearest you (see page 5). You will need to complete paperwork and meet criteria to qualify as a Missouri Lottery retailer. The following criteria must be met:

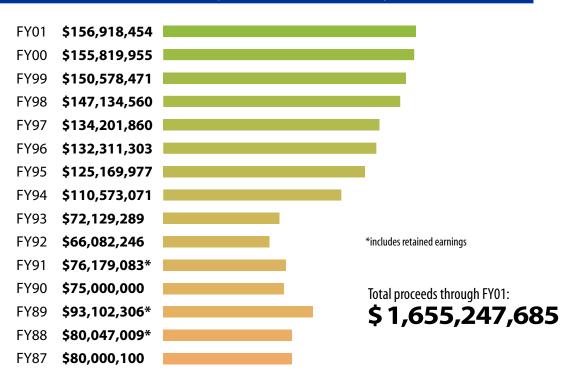
- Must have a Missouri sales tax license;
- Must not be in business solely to sell Missouri Lottery tickets;
- Must not have any felony convictions or any convictions involving bookmaking, illegal gambling, fraud or misrepresentation;
- Must not be delinquent in the payment of any debt to the state of Missouri;
- Must make application with the Missouri Lottery and pay a \$10 application processing fee;
- Must post either a \$3,000 Surety bond from an insurance company licensed to do business in Missouri or pay a \$15 bond fee to the Missouri Lottery for the first year's coverage.

In most cases, once an application is received by licensing and no problems are encountered during processing, a retailer can be licensed and ready for ticket orders within seven to 10 working days.

Missouri Lottery Sales History



Missouri Lottery Proceeds History



Historical Sales By Product

Numbers Games

Nullik	Jeis Gailles					
FY 01	Lotto Pick 3 Pick 4 Powerball SHOW ME 5 Pay.	\$ 28,459,170 \$ 46,539,183 \$ 12,864,736 \$ 97,920,328 \$ 23,280,662 \$ 209,064,079	FY 92	Lotto Pick 3 Megabucks/ Powerball SuperCash	\$ 43,011,602 \$ 29,042,335 \$ 31,475,374 \$ 13,054,364 \$ 116,583,675	
FY 00	Lotto Pick 3 Pick 4 Powerball SHOW ME 5 Triple Play	\$ 35,292,475 \$ 42,368,038 \$ 10,549,806 \$ 99,966,448 \$ 21,923,806 \$ 2,336,614	FY 91 FY 90	Lotto Pick 3 Megabucks Lotto	\$ 41,107,439 \$ 23,897,703 \$ 34,702,422 \$ 99,707,564 \$ 49,079,208	
FY 99	Lotto Pick 3	\$\frac{2,336,614}{\$\frac{2}{2}12,437,187}\$ \$\frac{24,981,515}{\$\frac{45,622,562}{\$\frac{8}{7}59,037}\$	1100	Pick 3 Lotto America	\$ 49,079,208 \$ 19,966,018 \$ 38,007,956 \$ 107,053,182	
	Pick 4 Powerball SHOW ME 5	\$ 47,022,302 \$ 8,759,037 \$ 132,599,484 \$ 23,537,442 \$ 235,500,040	FY 89	Lotto Pick 3 Lotto America	\$ 50,236,771 \$ 16,394,269 \$ 22,816,977 \$ 89,448,017	
FY 98	Lotto Pick 3 Powerball SHOW ME 5 Daily Millions	\$ 27,875,180 \$ 49,711,706 \$ 101,082,612 \$ 23,666,577 \$ 5,180,039 \$ 207,516,114	FY 88	Lotto Pick 3 Lotto America	\$ 33,999,335 \$ 11,398,784 \$ 6,233,738 \$ 51,631,857	
FY 97	Lotto Pick 3 Powerball SHOW ME 5 Daily Millions	\$ 31,892,109 \$ 48,362,345 \$ 76,145,527 \$ 22,783,598 \$ 9,573,752	FY 87	Lotto Pick 3	\$ 27,061,533 \$ 6,011,408 \$ 33,072,941	
		\$ 188,757,331	Scrat	chers		
FY 96	Lotto Pick 3 Powerball SHOW ME 5	\$ 32,683,662 \$ 46,609,753 \$ 89,376,918 \$ 25,534,373 \$ 194,204,706	FY 01 FY 00 FY 99 FY 98 FY 97	\$ 272,658,386 \$ 266,708,105 \$ 248,510,434 \$ 257,643,316 \$ 222,342,990	FY 92 FY 91 FY 90	\$ 114,692,661 \$ 97,104,051 \$ 109,343,213 \$ 114,533,882 \$ 109,754,365
FY 95	Lotto Pick 3 Powerball SHOW ME 5/ SuperCash	\$ 33,520,409 \$ 40,050,873 \$ 106,848,256 \$ 19,816,513 \$ 200,236,051	FY 96 FY 95 FY 94	\$ 198,735,269 \$ 183,790,370 \$ 155,672,822	FY 88 FY 87	\$ 96,129,761 \$ 141,008,874 \$ 206,990,610 \$ 2,795,619,109
FY 94	Lotto Pick 3 Powerball SuperCash	\$ 30,570,254 \$ 37,635,504 \$ 88,045,819 \$ 15,015,899 \$ 171,267,476	Pull- 7 FY 01 FY00	Fabs \$ 26,578,639 \$ 28,700,294	FY 95 FY 94	\$ 27, 638,403 \$ 23,578,248
FY 93	Lotto Pick 3 Powerball SuperCash	\$ 32,462,902 \$ 33,634,482 \$ 47,405,923 \$ 17,714,452 \$ 131,217,759	FY 99 FY 98 FY 97 FY 96	\$ 29,240,982 \$ 29,139,331 \$ 28,491,979 \$ 29,590,970	FY 93 FY 92 FY 91	\$ 10,764,925 \$ 6,672,027 \$ 7,190,089 \$ 1,780,083 (began 05/90) \$ 249,365,970

Where Do Missouri Lottery Proceeds Go?

When the Missouri Lottery first started, all proceeds were transferred to the General Revenue Fund. From January 1986 to July 1993, the Lottery transferred more than a half-billion dollars to the General Revenue Fund for a variety of state programs and services, including public education.

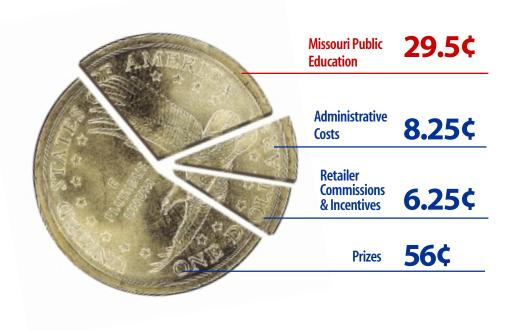
In August 1992, 78 percent of voters approved Amendment 11 earmarking Lottery proceeds solely to benefit public education. Since July 1993, all Lottery proceeds have gone to the Lottery Proceeds Fund for public education in Missouri — more than half a billion dollars! (For a complete breakdown of where the money goes in any specific fiscal year, write to Missouri Lottery headquarters in Jefferson City or visit our Web site at www.molottery.com).

During the past fiscal year, the Lottery has provided public education programs in Missouri with more than \$156.9 million. Though it is a significant amount, it is only approximately 3.6 percent of public education's annual funding needs.

During the past eight years, Missouri Lottery proceeds have gone to programs such as early childhood special education, computer networking, the construction of college and university buildings and educational scholarships. The Missouri Legislature appropriates the revenues to various elementary, secondary and higher education programs each year, and therefore, the programs funded change from year-to-year.

Approximately 29.5 cents of every dollar spent on the Lottery benefits Missouri's public elementary, secondary and higher education programs. Fifty-six cents goes back to players as prizes, 8.25 cents is used for administrative costs and 6.25 cents goes to retailers in the form of commissions, incentives and bonuses. In all, more than 92 cents of every dollar stays in Missouri.

Division of each dollar spent on the Missouri Lottery



FY01 Missouri Lottery Proceeds

The following is a list of programs that will receive Lottery proceeds, as appropriated by the Missouri Legislature for fiscal year 2002. These funds represent about 3 percent of the total funding for the state's public education system.

During fiscal year 2002, \$167.1 million from Lottery proceeds was appropriated to educational programs by the Legislature.

Missouri Department of Elementary and Secondary Education \$87.7 Million

\$58.7 million Foundation Program

These funds help pay for transportation, gifted and special education services.

\$7 million New Technology Grants Program

With this money, grants are provided to help school districts acquire computer hardware and software, lab equipment and other technology to promote the use of computers and telecommunications. These funds also will be used to train teachers in technology.

\$6.7 million Reading Assessment Program

These funds will be used to fund grants to schools for reading assessment and early-grade intervention strategies.

\$5 million Safe Schools Initiative

Through this program, grants will be provided to schools to make them safer. Educational programs to serve violent, disruptive and abusive students will be created to make schools safer for all students and teachers.

\$3.8 million For A+ Schools Program

This program, provided through the Outstanding Schools Act, is designed to ensure all students graduate from school, complete a challenging course of studies with identified learner expectations and proceed from graduation to a college, post-secondary education or to workplace skill-development opportunities. The Lottery proceeds are being used to fund community college scholarships for students who might otherwise be unable to attend college.

\$1.4 million Vocational Rehabilitation Program

This money will be used by the Division of Vocational Rehabilitation to assist clients who have disabilities to obtain employment by diagnosis, physical restoration, training, placement and other related services.

\$1.2 million E-Government Initiatives

This project will promote the consolidation of entitlement and competitive grants; streamline administration and application processes; and create on-line Internet applications that tie district planning to the Missouri School Improvement Program requirements.

\$994,998 Character Education Initiatives

These funds will provide teacher training and resources to schools to emphasize the importance of universal values such as responsibility, respect, trustworthiness, fairness, caring and citizenship.

\$874,321 Pupil Testing Program

This money will help develop a performance-based evaluation system for Missouri students, as required by the Outstanding Schools Act.

\$860,048 College Credit

This money will be used to fund courses, exams and other expenses to help high school students receive college credit.

\$370,000 Maintenance/Repair State Schools

This money will support various repair projects at the state-operated schools for severely handicapped children, the Missouri School for the Deaf and the Missouri School for the Blind.

\$200,000 Future Teacher Scholarships

This money will be used to help fund Missouri's Scholarship Program for teacher education students in approved programs at four-year colleges or universities in Missouri.

\$175,488 Special Education Excess Costs and Severe Disabilities Services

This program was established to assist school districts in providing special education services to students with severe disabilities that would otherwise attend a state board operated school.

\$158,156 Missouri Scholars and Fine Arts Academy

This is a summer program for artistically gifted and talented students. The academy is open to juniors and seniors from public and private high schools.

\$145,000 Professional Development

These funds will be used for professional development of educators, including the Leadership in Educational Administration Development Program.

\$110,880 Administration Costs

These funds will help pay for the expenses related to research, evaluation and information systems.

Missouri Department of Higher Education \$79.4 Million

\$73.1 million Operational Funding for Four-Year Institutions

This money is used to fund salaries, equipment, library purchases and institution-based student financial aid.

\$4.85 million Community Colleges

This money will be used to fund instructional salaries, equipment and expenditures in certain categories such as performance funding and maintenance and repair.

\$1.5 million Workforce Preparation Projects at Community Colleges

This money will be used by community colleges to help expand their academic programs, primarily in technology.

Promotions and Special Events

Promotions and special events are a big part of the Missouri Lottery's excitement! The Lottery holds several promotions throughout the year to offer players a chance to win unique prizes and draw awareness to certain games. In addition, players get a lot of second chances to win. Check the Lottery's Web site at www.molottery.com for information about current promotions, or to enter one of the Lottery's on-line promotions.

Promotions

Missouri Lottery holds many promotions at various intervals throughout the year to give players chances to win exciting trips, cash and special prizes. The best way to learn about Lottery promotions is by visiting retail locations, Lottery offices or the Lottery's Web site.

Special Events

The Lottery also attends several special events around the state, including the Missouri State Fair. The Lottery has an ambassador program, a group of college interns who travel the state during the summer promoting and educating players about Lottery games at retail locations, fairs and special events.

Not only can the Missouri Lottery be found at existing special events, but the Lottery also creates events around the state to promote new games and special milestones.

For more information about special events, see your local Missouri Lottery retailer or contact the Missouri Lottery's events coordinator at (573) 751-4050.

Missouri Lottery Speakers' Bureau

Want to know more about the Missouri Lottery? You can request a speaker through the Lottery's Speakers' Bureau. A variety of topics are available, including "The Missouri Lottery and Education," and "Overnight Millionaires: The Lottery's Jackpot Winners."

All presentations are free of charge. For more information, call the Lottery's headquarters at (573) 751-4050.

The Minority and Women Business Program

The Missouri Lottery's Minority & Women Business Program is designed to solicit and assist minority and women entrepreneurs who seek business contracts with the Lottery. Missouri law requires 10 percent of subcontracted Lottery business to be awarded to minority business enterprises and 5 percent of subcontracted Lottery business to women-owned business enterprises.

The Lottery makes every effort to not only meet these goals, but also to exceed them in its procurement process. Procurement opportunities include:

advertising specialties
 artwork/graphic services and supplies
 audio visual supplies
 auditing services
 computer hardware/software
 electronic equipment and supplies
 events planning services
 fulfillment services
 janitorial supplies
 vehicles
 office equipment and supplies
 packaging and shipping materials
 photographic equipment and supplies
 printing and silk screening
 professional training consulting
 public relations services
 research services
 travel consulting

If your product or service can be used by the Lottery, you may have your business entered into the Lottery's vendor database to receive eligible bid mailings. It will also be necessary to certify your status as a minority or woman-owned business.

What is a Minority Business Enterprise?

A Minority Business Enterprise (MBE) is defined as an independent business that is at least 51 percent owned and controlled (which involves the management of daily business operations) by one or more minorities. In the case of a publicly-owned business, at least 51 percent of the stock must be owned by one or more minorities. A minority is defined as a person who is a citizen or lawful permanent resident of the United States and who is black, Hispanic, Native American (American Indian, American Eskimo, Aleut, Native Hawaiian), Asian Pacific American (origins from Japan, China, the Philippines, Vietnam, Korea, Somoa, Guam, the United States Trust Territories of the Pacific, Northern Mariana Islands, Laos, Cambodia and Taiwan), or Asian Indian American (origins from India, Pakistan and Bangladesh).

What is a Women Business Enterprise?

A Women Business Enterprise (WBE) is an independent business that is at least 51 percent owned and controlled (which involves the management of daily business operations) by one or more women. In the case of a publicly-owned business, at least 52 percent of the stock must be owned by one or more women.

The Lottery also provides additional support to minorities by sponsoring the traveling Black Archives Exhibit and various minority trade shows and exhibits throughout Missouri.

If you're a minority or woman business owner and are interested in doing business with the Missouri Lottery, contact:

ANTHONY "TONY" BILLINGER
Director, Missouri Lottery Minority/Women Business Program
PO Box 1603

Jefferson City, MO 65102-1603 E-mail: billia@molottery.com Phone: (573) 751-4050 Fax: (573) 751-5188

Responsible Gaming

With many things in life, there are people who have problems with moderation. Gaming is no exception. A very small percentage of gamblers have problems playing responsibly and could be considered "compulsive" or "pathological."

What Is Compulsive Gambling?

Compulsive gambling is a behavior disorder in which an individual has an uncontrollable preoccupation and urge to gamble. This results in excessive gambling, the outcome of which is loss of time and money. The gambling reaches the point at which it compromises, disrupts or destroys the gambler's personal life, family relationships or vocational pursuits. The key signs are emotional dependance on gambling, loss of control and interference with normal functioning.

Do You Have A Problem?

- Frequently think about past gambling experiences, future plans or how to get money for gambling;
- Need to increase spending to reach a high level of excitement;
- Have failed at stopping or controlling gambling;
- Become restless and/or irritable when trying to cut back or stop gambling;
- Gamble to escape problems and to feel better;
- Frequently return to "get even" after experiencing losses (chasing one's losses);
- Lie to cover up gambling activity;
- Have committed or planned illegal acts to finance gambling;
- Have problems with job, school or relationships;
- Rely on others to help out financially.

How To Get Help

The first struggle to overcoming a compulsive gambling disorder is admitting there is a problem and recognizing that it won't go away without help. If you think you or someone you know has a problem with gambling, please call: 1-888-BETSOFF (1-888-238-7633) or visit the BETSOFF Web site at www.888BETSOFE.com.

When you call the 24-hour toll-free help line, a clinician at the Life Crisis Center in St. Louis will refer you to free treatment facilities in your area.

Special Awareness Programs

Youth

During Missouri's Responsible Gambling Education Week in August 2000, the Missouri Alliance to Curb Problem Gambling kicked off a youth gambling prevention campaign to help educate youth, parents, school counselors and officials, and the general public about the dangers of gambling at a young age.

The Alliance's youth gambling prevention campaign includes an in-school awareness program called "All Bets Off," posters, brochures, speaker presentations, informational mailings to school counselors and attendance at educational conferences throughout the state. With guidance and assistance provided through the Division of Guidance and Placement at the Missouri Department of Elementary & Secondary Education, this campaign was designed to be the initial step in creating a comprehensive awareness program to prevent gambling among youth in Missouri.

Seniors

A new awareness campaign aimed at older adult problem gamblers was introduced in August 2001 during the third annual Missouri Responsible Gaming Education Week.

The senior awareness campaign was the third campaign initiated by the Alliance. The campaign, which includes posters and brochures, will help educate seniors on the risk factors that could lead to a gambling addiction, problem-gambling symptoms and where to get help -1-888-BETSOFF (1-888-238-7633).

Looking For A Speaker?

The Alliance provides speakers for groups and organizations throughout the state on topics ranging from the prevention of youth gambling to the warning signs of problem gambling. For more information about the speakers' bureau or to arrange a presentation, please call (573) 526-7467.

What Is The MACPG?

The Missouri Aliance to Curb Problem Gambling (MACPG) ia an alliance between the Missouri Lottery, the Missouri Riverboat Gaming Association, the Missouri Gaming Commission, the Missouri Department of Mental Health's Division of Alcohol & Drug Abuse and the Missouri Council on Problem Gambling Concerns.

MISSOURI ALLIANCE TO CURB PROBLEM GAMBLING

With an increase in legalized gaming activities throughout the country as well as in Missouri, compulsive gambling is also on the rise. The Missouri Department of Mental Health estimates that 95 percent of the Missouri residents who purchase Lottery tickets or visit riverboat casinos or bingo parlors understand the costs and risks of participating in these games of chance. However, up to 5 percent of the individuals who participate in these gambling activities experience personal, financial and social difficulties due to an obsession with these games.

The purpose of the MACCG is to educate Missourians on the potential charateristics and dangers of problem gambling, to refer compulsive gamblers and their family and friends to free treatment through a toll-free help line, to prevent underage play and to promote responsible gaming.

Frequently Asked Questions

Q. Where can I find past winning numbers?

A. Players can get Lottery numbers for up to one year at Missouri Lottery Numbers Games retailers, or they can scan their tickets through a "Check-A-Ticket" (CAT) device found at some Missouri Lottery retail locations. A CAT is a player-activated device that indicates whether a ticket is a winner. Players also can find a histori cal list of the numbers on the Lottery's Web site (www.molottery.com). They also can write to the Lottery and send a self-addressed, stamped envelope to receive a list of numbers. A complete list requires 11 34-cent stamps, and a 2001 list requires three 34-cent stamps. Send requests to:

WINNING NUMBERS Missouri Lottery PO Box 1603 Jefferson City, MO 65102-1603

Q. If I win a big jackpot prize and I die before I receive it all, where does the remaining money go?

A. When a jackpot winner dies, the Missouri Lottery continues to make payments to the winner's heirs.

Q. Do Lottery proceeds really go to schools?

A. Yes, about 29.5 cents of every dollar spent on the Missouri Lottery goes to Missouri's public schools. From the start of the Lottery in January 1986 to June 30, 1993, all Lottery proceeds were directed to the state's General Revenue Fund, including education. In August 1992, Missouri's voters elected to have all Lottery proceeds go solely to education. Since July 1, 1993, the Missouri Lottery has contributed more than \$1 billion to education. In fiscal year 2001, the Lottery contributed more than \$156.9 million to elementary, secondary and higher education. That amount is about 3 percent of the total funds needed to fund the state's public education system every year. Those funds are appropriated annually to statewide education programs by the Missouri Legislature.

Q. Why don't I ever hear about top-prize winners in Scratchers games?

A. News releases with the names of the prize winners of \$1,000 or above are sent to media throughout the state. A list of these winners also is available upon request to the Missouri Lottery headquarters in Jefferson City.

Q. It seems when the Lottery first started, I won more often in the Scratchers games. Are there fewer prizes now?

A. Actually, the odds of winning a prize in the Lottery's Scratchers games continue to get better. In the Lottery's early days, by law, games only paid out 45 percent of sales in prizes. Now games pay out an average of more than 63 percent of sales in prizes, and an average of approximately 1 in every 4.2 tickets is a winner.

Q. It seems Scratchers winners are always in the big cities. Do you send more winning tickets there?

A. No one, including Missouri Lottery employees, knows where winning Scratchers are located. Strict security measures are in place at all times during the ticket-printing process. The only way to detect a winning ticket is by scratching off the coating that covers the play area.

Q. Do you hand-select the contestants on the "Fun & Fortune" game show?

A. Anyone who buys Missouri Lottery "Fun & Fortune" Scratchers tickets has the same chance to win an AUTOMATIC contestant seat as anyone else. Contestant and home-partner positions are filled by owners of winning ENTRY tickets that are selected each Tuesday through a random drawing. The drawing includes all ENTRY tickets received throughout that week. After each weekly "entry ticket" drawing, all non-selected tickets are destroyed.

These drawings are videotaped and are conducted in a secured location under the direction of a Lottery drawing manager, a Lottery security official and an independent auditor. All of the ENTRY tickets are placed in a mixing barrel and are thoroughly mixed. A blind-folded Lottery official then draws the appropriate number of ENTRY tickets needed to fill the contestant and home-partner slots. As always, these weekly drawings are held in Jefferson City and are open to the public.

Q. Why is the cash value of a jackpot only about half of what is advertised? Where does the rest of the money go?

A. When a player wins a Missouri Lotto or Powerball jackpot and he or she selects the Cash Option, that player receives approximately half the advertised jackpot, minus 31.5 percent in taxes, in cash. The Cash Option entitles the winner to receive all the money the Lottery has in the Lotto or Powerball jackpot fund generated by sales during that jackpot run. If a winner chooses to have his or her prize distributed over 25 years, the Lottery takes that jackpot fund and invests it to accrue the full advertised jackpot amount won.

Q. Are the terminals and the drawing equipment connected, letting the Missouri Lottery determine which numbers will be selected?

A. Each drawing machine is self-contained and independent of any other system. Each number selected during the drawing is randomly drawn. Tests using the balls and machines are conducted just before and immediately after each drawing to ensure randomness. Every drawing is observed and monitored by an independent auditing firm. The drawings are open to the public.

Q. Why doesn't anyone in Missouri ever win the Powerball jackpot?

A. Out of the 22 lotteries participating in the Powerball game, Missouri ranks second in terms of jackpot winners and the amount awarded to players through jackpot prizes. With 20 Powerball jackpot winners, Missouri is second only to Indiana. The Missouri Lottery has awarded more than \$578 million in Powerball jackpot prizes.

Q. Since so many people play Powerball, aren't the odds of winning worse?

A. No matter how many people play Powerball, the odds of winning never change. The same fact holds true for Pick 3, Pick 4, SHOW ME 5 Paydown and Lotto. The odds are based on the amount of number combinations, not the number of players. Overall odds of winning a prize in Powerball are 1 in 35.

Q. Does the Missouri Lottery keep most of its profits?

A. From every dollar spent on a Lottery ticket, more than 92 cents is returned to Missouri residents: 56 cents goes back to players through prizes, 29.5 cents goes to Missouri's public education system and 6.25 cents is earned by retailers who sell Lottery tickets. Just 8.25 cents of every dollar goes to pay administrative expenses including advertising, ticket printing and computer system costs.

Q. Who oversees riverboat gambling?

A. Riverboat gambling is governed by the Missouri Gaming Commission, which also oversees Bingo games.

Q. Aren't most Lottery players poor and uneducated?

A. The Lottery's most recent demographic information shows that the typical lottery player is a high school graduate, between the ages of 35 and 54, married, employed and has a household income between \$25,000 and \$40,000.

Q. Is there a danger of Lottery players becoming compulsive gamblers?

A. Studies show up to 5 percent of those who gamble through all means experience problems. Those who do or their friends and family can contact the Missouri Alliance to Curb Problem Gambling's (MACPG) help line at 1-888-BETSOFF for assistance or visit the organization's Web site at www.888betsoff.com (see page 33).

Q. Why does it seem like all the jackpot winners come from the big cities?

A. Missouri Lottery jackpot winners have come from all across the state. The number of winners is generally proportionate with the number of sales. Therefore, in areas where sales are higher, there will also tend to be more winners. Keep in mind your odds of winning a prize are the same no matter where you buy your tickets.

Q. Isn't the Lottery an inefficient way to raise money?

A. The Missouri Lottery is an efficient source of revenue. More than 92 cents of every dollar is returned to Missourians in one form or another. Players receive approximately 56 cents in prizes, education receives approximately 29.5 cents and retailers receive about 6.25 cents.

Q. Why don't Lottery proceeds increase education's funding?

A. The Lottery does not allocate Lottery profits to specific education programs. That is the job of the Legislature and the governor. All Missouri Lottery proceeds are transferred to benefit education programs, and these proceeds are a net increase in revenues for the state.

Q. Why aren't retailers punished for selling Lottery products to minors?

A. The Missouri Lottery has procedures in place to suspend retailer licenses to anyone selling Lottery products to minors. The Lottery also places vending machines where they can be monitored by clerks, and it places signage on the machines warning minors not to play.

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ambassadors A group of college interns who travel to retail locations, fairs and festivals

educating players about lottery games and promotions.

annuity option A method of collecting prizes of \$1 million or more in Lotto and Powerball.

This method entitles the winner to receive the prize money in equal, annual payments that total the advertised jackpot amount. Annuity options for both Lotto and Powerball jackpots are spread over 25 annual payments.

back pair A Pick 3 and Pick 4 play option in which players pick the first two digits in

exact order. In both games, players win \$50 for a \$1 bet. See also "front pair."

back 3 A Pick 4 play option in which players pick the last three digits in exact order

and win \$500 for a \$1 bet. See also "front 3."

box A Pick 3 and Pick 4 play option in which players can win if their numbers

match in any order.

CAT Stands for "Check-A-Ticket," a player-activated device in retail locations that

indicates whether a ticket is a winner.

Cash option A choice available to both Lotto and Powerball winners that allows them to

collect their jackpot prize in one lump sum. This amount is the amount on hand to pay that prize from the prize fund. It is approximately half of the advertised jackpot amount, minus taxes. Winners have exactly 60 days from the

drawing to select the cash option.

combo A Pick 3 and Pick 4 play in which players pick numbers for all possible straight

combinations. Combo plays can only be played verbally.

Daily Millions A multi-state Numbers Game that started in September 1996 and was

discontinued in March 1998.

Daily Game Sampler A special combination play option of the Missouri Lottery's three daily games-

SHOW ME 5 Paydown, Pick 4 and Pick 3. Cost: \$3.

fiscal year July 1 through June 30. (Example: July 1, 2000, through June 30, 2001, is fiscal

year 2001.)

front pair A Pick 3 and Pick 4 play option in which players pick the first two digits in

exact order. In both games, players win \$50 for a \$1 bet. See also "back pair."

front 3 A Pick 4 play option in which players pick the first three digits in exact order

and win \$500 for a \$1 bet. See also back 3.

Fun & Fortune game show The Lottery's game show that offers players a chance to win up to \$250,000 in

any one show.

General Revenue Fund From the start of the Missouri Lottery in January 1986 through June 30, 1993,

all of the Missouri Lottery's proceeds or profits went into Missouri's General

Revenue Fund.

high-tier prizes Prizes above \$599. These prizes must be claimed at a redemption center.

See also redemption centers.

instant tickets Scratch-off tickets. Same as Scratchers.

instant ticket vending machine (ITVM)

Machine at retail locations through which instant tickets can be purchased.

LETS Lottery & Education Telecommunications Services. A group of Lottery producers

and directors who film and broadcast Missouri Lottery drawings and other products, including video news releases. A joint partnership between the Missouri Lottery and the Missouri Department of Elementary & Secondary Education.

Lotto The Lottery's in-state Numbers Game drawn every Wednesday and Saturday night.

Players pick six numbers between 1 and 44. Jackpot starts at \$1 million and

grows until someone wins.

Lotto America Multi-State Lottery Association game. Ran from Feb. 3, 1988, through Oct. 28,

1990, when it was revamped into Missouri's Megabucks. On April 19, 1992, it was

changed to Powerball.

low-tier prizes Prizes of \$25 or less. These prizes can be paid by any Missouri Lottery retailer.

Luckytown ™ The Lottery's advertising brand campaign. "Luckytown" is not a real place, but

is a state of mind.

matrix The range of numbers to pick from in a game. The matrix determines the

game's odds.

middle pair A Pick 4 play option in which players pick the second and third digits in exact

order and win \$50 for a \$1 bet.

Minority & Women Business

Program

The program was designed to solicit and assist minority and women

entrepreneurs who seek business contracts with the Missouri Lottery.

Missouri Alliance to Curb Problem Gambling

(MACPG)

Formed in the spring of 1997 to promote a new help line telephone number and free treatment services for compulsive gamblers. The alliance includes the

Missouri Lottery, the Missouri Department of Mental Health, the Missouri Gaming Commission, the Missouri Riverboat Gaming Association and the Missouri

Council on Problem Gaming Concerns.

Missouri's Megabucks Multi-State Lottery Association game, which ran from Oct. 28, 1990, through

April 18, 1992. It was replaced by Powerball.

Multi-State Lottery Association

(MUSL)

A multi-state lottery organization that operates Powerball and other lottery

games. MUSL is based in Des Moines, Iowa.

North American State & Provincial Lottery

Association (NASPL)

National lottery trade organization headquartered in Willoughby Hills, Ohio. NASPL consists of 38 U.S. lotteries and eight other North American lotteries.

Numbers Game Category name for Powerball, Lotto, SHOW ME 5 Paydown, Pick 4 and Pick 3 games.

odds The number of combinations possible using a set of numbers. Also your

chances of winning a prize.

pari-mutuel A prize that is shared equally among all winners in a prize category; all Lotto

prizes are pari-mutuel except the free ticket prize.

Pick 3 The Lottery's Numbers Game in which players pick three numbers

between 0 and 9.

Pick 4 The Lottery's Numbers Game in which players pick four numbers

between 0 and 9.

playslip A small slip of paper in which players mark their number combinations;

retailers can use the playslips to enter bets.

play station Lottery stands located in retail locations to house lottery playslips, brochures

and promotional information.

Powerball_® A large multi-state numbers game consisting of 22 members run by the

Multi-State Lottery Association in Des Moines, Iowa. Players select five numbers

between 1 and 49 and one number – the Powerball – between 1 and 42.

prize pool A set percent of revenues from sales that are earmarked to pay a particular prize level.

Pull-Tabs A type of instant game found in mainly liquor-by-the-drink establishments.

Also known as "break-opens" or "pickles.'

Quick Pick The function on a lottery terminal that selects number combinations at

random for players.

redemption centers Four Missouri Lottery offices, located in Jefferson City, Kansas City,

Springfield and St. Louis.

Scratchers® Registered name of the Missouri Lottery's scratch-off products.

SHOW ME 5® The Missouri Lottery's daily cash Numbers Game that started on Nov. 6, 1994

and ended Nov. 7, 1999.

SHOW ME 5 Paydown A daily pick-five cash game Numbers Game that replaced SHOW ME 5 on

Nov. 8, 2000.

straight A way to play Pick 3 and Pick 4. In playing a straight, a player's numbers must

match all three or four numbers drawn in exact order drawn to win.

straight / box A way to play Pick 3 and Pick 4. Straight means you bet your numbers come

up in the order they are drawn. Box means you bet your numbers come up in

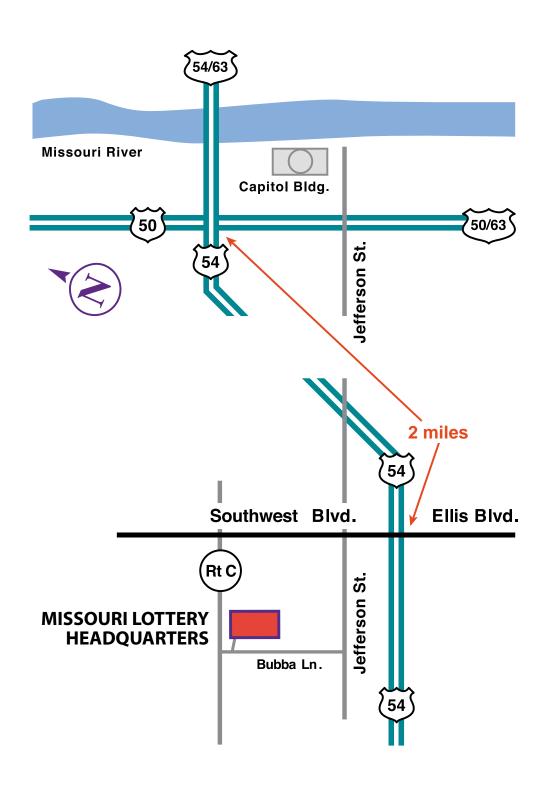
any order.

SuperCash Missouri Lottery cash Numbers Game from Jan. 20, 1992, until Nov. 5, 1994.

Replaced by SHOW ME 5.

terminals Machines in retail locations that produce Numbers Game tickets.

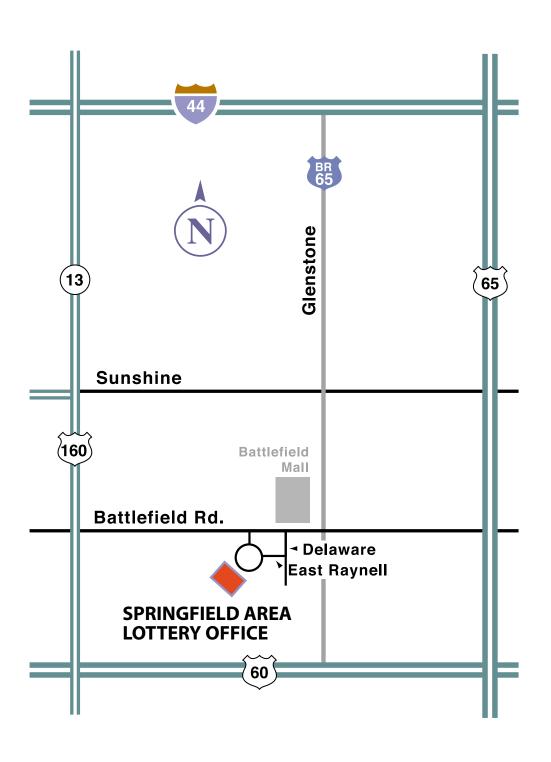
Lottery Headquarters 1823 Southridge Dr. Jefferson City 573-751-4050



Kansas City Area Lottery Office 3630 Arrowhead Ave. Independence 816-795-8811



Springfield Area Lottery Office 1506 E. Raynell Springfield 417-888-4227



St. Louis Area Lottery Office 1831 Craig Park Ct. St. Louis

314-340-5800

